



Franklin Johnstown FCU Spring 2026 Newsletter

310 Bloomfield St

Johnstown PA 15904

(814) 262-0709

Fax: (814) 262-9117

544 Vine St

Johnstown PA 15901

(814) 539-5697

Fax: (814) 535-4207

Toll Free

(888) 473-2198

VISA After-Hours

1-800-991-4961

(Debit)

1-800-991-4965

(Credit)

Hours of Operation

Monday - Thursday:

8:30 - 4:30

Friday: 8:30-6:00

ATM 24 hours/day

Night Drop at Both
Offices

A Friendly Reminder

Your Credit Union will
be closed on the
following days:

• Monday, May 25th
Memorial Day

• Friday, June 19th
Juneteenth

• Friday July 3rd
Independence Day

NOTICE OF ANNUAL MEETING

NOTICE IS HEREBY GIVEN that the annual meeting of the FRANKLIN JOHNSTOWN FCU will be held at Franklin Johnstown Richland Office lobby, 310 Bloomfield Street on September 15, 2026, at 5:00 PM.

The meeting is held for the following purposes: to elect three directors of the credit union and to transact any other business that may properly come before the meeting.

Nominations for vacant positions may be made by petition. Petitions require signatures by one percent of the membership with a minimum of forty (40) signatures and a maximum of five hundred (500). If you would like to seek nominations by petition please submit a signed certificate stating that you are agreeable to the nomination and will serve if elected.

In addition, please include a biographical statement. Petitioners have thirty (30) days to gather signatures and deadline is forty (40) days before the annual meeting. Please note that no nominations will be accepted from the floor and there will be no balloting if there is only one nominee for each vacant position.

The nominations received from the Nominating Committee and from petition will be posted in the credit union's office at least thirty-five (35) days before the annual meeting. The listing of candidates prepared is as follows: Florence Berkebile, Michael Capriotti and Angela Gorzelsky

March 17, 2026

By order of the Board of Directors

Spring is here and it's time for our annual vehicle loan sale! Starting April 1st the credit union will be offering great rates on vehicle loans for a limited time! Whether you're in need of a new/used car or motorcycle or just want the car or bike of your dreams, stop in the credit union and fill out an application.

2026 & 2025 A, B, C Credit for 3.99%

Under 10,000 miles

2024-2020 A, B, C Credit 4.99%



Non-Sufficient Funds Policy

Debit Card transactions are guaranteed funds to the merchant, and members can use their debit cards over their account balance before the new balance file is updated. This can cause their share/share draft accounts to be in the negative. To reduce the number of members abusing their debit cards, the members debit card will be closed/blocked 3 days after the account goes negative. If FJFCU approves re-opening the debit card account, the member will pay a FEE of \$25.00 to reopen/activate the card. The reissuing of the card is NOT automatically approved and the member will pay any other costs associated with the reissue of the debit card.

Keep Your Information Current

If you have moved, PLEASE inform us. Due to the continued growth of "Identity Theft," we will not accept verbal requests for an address change. All address changes not made in person at our credit union branches must be in writing and signed by the account holder. Signature verification will be done. Proof of your new address will also be required, such as an updated driver's license, utility bill or other mail you receive at your new address. Please remember a \$5.00 fee will be charged for all returned mail.

REAL ESTATE TAX RECEIPTS

If you have a mortgage loan or home equity loan with us, please send us a paid receipt for your 2025 real estate taxes. This information is required for auditing purposes and is required for the mortgage file.

Some Friendly Reminders Completing Loan Apps

When completing a loan application, please be sure to complete all the fields. This will save the loan officer from having to call to get the information and allow them to move on to processing your application. Also remember that you must submit proof of income (copies of last 2 pay stubs or award letter if government issued payment). There is also a \$5 non-refundable application fee. If you need assistance, please see one of our Member Service Reps.

Cyber Security

T B O O K M A R K S S H M R M
E G N E A N T I V I R U S C I
N U P C V G N I F E I R G G H
R R R I F I R E W A L L S N S
E C F V T H E F T N M I M I E
T G C R C R N S U O E E E H I
N E I E T F I P R I G T R S K
I G R S R F L O N T I R A I O
E P M A E A N O D P D E W H O
E N U E R I O F A Y E D Y P C
L D T W A R K I T R N I P K A
P P E T W P I N A C T V S O C
E P R S L D E G M N I O N O H
E N S C A M S U D E T R I P E
G T I W M O R E D A Y P E F O

Phishing	Identity	Fraud	Scam
Cookies	Malware	Griefing	Data
Encryption	Spyware	Bookmarks	Firewalls
Antivirus	Spoofing	Provider	Internet
Cache	Theft	Online	Service



Guard Your Cards!!

- Do NOT EVER give your card information over the phone.
- Do NOT allow websites to remember your cards.
 - Check your card activity on bank accounts regularly. Look for unfamiliar charges
- Always memorize your cards PIN. NEVER write them down.
- Change your passwords every 3 months and never make them the same.
- Call the credit union if you suspect ANYTHING!

Watch out for Skimming

Card skimmers fit over original card readers. As you insert your card, the account information stored on it is skimmed by the device. Keypad over-lays are placed directly on top of factory-installed keypads. The circuitry inside the overlay stores your key-strokes, such as those you make when you enter your pin. Thieves also may install hidden cameras to record you entering your pin.

At an ATM or sales terminal, check to see if the colors and materials used match up. Look for an extra piece of plastic or anything out of place.

Social Security Scams

Unfortunately, social security scams continue to rise. The Consumer Financial Protection Bureau (CFPB) has shared five ways to recognize a Social Security scam:

- Threatening arrest or legal action
- Emails or texts with personally identifiable information
- Misspellings and grammar mistakes
- Requests for payment by gift of pre-paid card, cash, or wire transfer
- Offers to increase benefits in exchange for payment

Common Cash App Scams

- Fake Customer Support
Red Flag: Legitimate support will never contact you first, ask for personal information, or require payment to solve a problem.
- Cash App "Flip" Scams
Red Flag: If someone claims they'll magically multiply your money for nothing? That's your cue to walk away.
- Giveaway & Lottery Scams
- Phishing Scams
- Fake Refund Scams
- Romance Scams
- Business or Job Opportunities

Why is Cash App a Prime Target for Scammers

- No Buyer Protection
- Instant Transactions
- Anonymity
- Limited Fraud Detection tools

How to Spot a Cash App Scam

- Unsolicited Messages
- Time-Sensitive Language
- Too-Good-to-Be-True Offers
- Check Handles & URLs
- Use Tools

Kids Club!

Calling all children 12 and under, Franklin Johnstown FCU rewards our youth members for saving money. Stop in at either office and pick up your rewards sticker card. For every \$10 you deposit into your account, you will get a star. When your card is filled, bring it in and trade it for a prize. While you are in the office look for our fun kid's activity sheets and our quarterly coloring contest page in the lobby. Winners will be picked at both offices.

814-254-4377

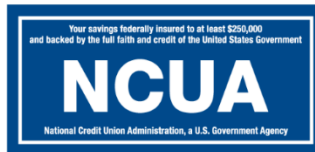
814-361-2428

Don't forget the VRU
(Voice Response
Unit).

You can call 24/7 to get
information on your
account



The Franklin Johnstown Federal Credit Union is a Not-For-Profit, member owned, financial organization dedicated to becoming the primary financial institution for our members. We strive to provide the highest quality of personal attention while maintaining stability and growth. We are ultimately committed to the credit union philosophy of: "Member Helping Member"



Policy Bulletins and Reminders

- **Transfer Limits** - there is a \$7.50 fee each time you use your overdraft protection over the 6 free transfers. What this means is, if you look at your monthly statement and you see O/D TRANSFER FROM on your share (savings) account, this is an overdraft transfer. You are permitted six (6) free transfers per month and after that, you will be charged \$7.50 per transfer. If you are going to be using your checking (all debit card transactions with the exception of share (savings) withdrawals come out of the checking) put your money in the checking.

- **Post-Dated Checks**—It is the policy of the Franklin Johnstown Federal Credit Union to not accept post-dated checks. No exceptions!
- **Representative Payee Accounts**—If you are a Representative Payee for a member of the Credit Union, this does not entitle you to use the account for your personal use. This account is only to be used for the member you are representing. In order to cash checks or transact personal business, you must open your own account (eligibility requirements must still be met).
- **Cause a Loss**—If a member causes a financial loss to the Credit Union, no services whatsoever shall be granted.

- **Dormant Account Fee**—If a share account has no activity for more than twelve (12) months and has a balance of \$100 or less, a fee of \$3 per month will be charged.
- **Paper Statement Fee.** The credit union charges a \$2.00 per month fee on accounts receiving a paper statement to help cover the cost of printing and postage. Home banking offers you instant access to manage your accounts and no waiting for that paper statement to arrive in the mail. Visit www.franklinjohnstown.com to sign up for home banking and e-Statements.